

Schedule of Fees and Guidelines relating to the use of Octopus (this “Schedule”)



(Effective from 25 March 2024)

This Schedule supplements the Conditions of Issue of Octopus (“Conditions of Issue”) issued by Octopus Cards Limited. This Schedule supersedes the Schedule of Fees and Guidelines relating to the use of *Octopus* which came into effect on 13 September 2023. This Schedule is effective from 25 March 2024 until such time as an updated version is issued.

1. If you have any enquiries about the use of an *Octopus* issued by us, please contact the Octopus Customer Service Hotline on 2266 2222. If you wish to report the loss of an *Octopus*, please contact the Lost *Octopus* Reporting Hotline on 2266 2266, or report via the Octopus website at www.octopus.com.hk.
2. If you have any enquiries about the use of a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company.
3. If you have any enquiries about the use of the *Octopus* function on an *Octopus Mobile SIM*, please contact the Octopus Customer Service Hotline on 2266 2222. If you have any enquiries about the use of mobile telecommunication function on an *Octopus Mobile SIM*, please contact the related Mobile Network Operator. If you have any enquiries about the use of your *Mobile Octopus*, please contact the Octopus Customer Service Hotline on 2266 2222. If you have any enquiries about the use of the Authorised Mobile Payment App, please contact the related Authorised Mobile Payment Service Provider. If you have any enquiries relating to your Octopus Wallet (including Octopus Wallet Payment Card) and/or our Octopus Wallet Service, please contact our Octopus Customer Service Hotline on 2266 2222.
4. Information about our Authorised Add Value Service Providers, Authorised Distributors, Authorised Service Centres, Service Providers, Authorised Partners and Authorised Mobile Payment Service Providers can be found on our website at www.octopus.com.hk. For information about requests for adding value to *Octopus* by Authorised Add Value Service Providers, please refer to our website at www.octopus.com.hk.
5. The current Stored Value Limit which you may store on your *Octopus* is HK\$1,000, save that for *Mobile Octopus* issued on or after 1 October 2019 and *Octopus* issued on or after 1 December 2019, the Stored Value Limit which you may store thereon is HK\$3,000.
6. The current amount of SVF Deposit applicable to an *On-Loan Octopus* is HK\$50 which includes card cost and a provision for negative value (that is, the convenience limit) of (a) up to HK\$35 on a single occasion for *On-Loan Octopus* issued before 1 October 2017, or (b) up to HK\$50 on a single occasion for *On-Loan Octopus* issued on or after 1 October 2017.
7. The current amount of SVF Deposit applicable to a *Mobile Octopus* (except Bank Co-Brand Mobile Octopus) is HK\$50 which includes a provision of negative value (that is, the convenience limit) of up to HK\$50 on a single occasion.
8. The current initial stored value on each *On-Loan Octopus* is:

Categories of <i>On-Loan</i>	Initial stored value
Child	HK\$50
Adult	HK\$150
Elder	HK\$50
Personalised	HK\$130

9. For information relating to the minimum amount and other requirements for adding value to your *Octopus*, please refer to the section headed “Reloading Your *Octopus*” in the Octopus User Guide, or call the Octopus Customer Service Hotline on 2266 2222, or visit our website at

www.octopus.com.hk.

10. We, our Authorised Distributors and Authorised Service Centres will not entertain any request to loan or return 6 or more *Octopus* at any one time.
11. Your *Octopus* will be deactivated if you have not added value to your *Octopus* for a continuous period of 1,000 days from the date when you last added value to your *Octopus*.
12. If your Personalised *Octopus* or an *Octopus* with the Automatic Add Value Service is reported lost, our lost *Octopus* service will protect you from the loss of the Float on your *Octopus* after three (3) hours from successful reporting, which is the current Lost *Octopus* Notification Period referred to in the Conditions of Issue.
13. Currently, our Automatic Add Value Service is available to persons aged 12 or over.
14. If you hold a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company for details of any fees chargeable to you by them for the *Octopus* service.
15. A non-refundable fee of HK\$100 is applicable to activate the *Octopus* function on an *Octopus Mobile SIM*. Please contact the Mobile Network Operator for details of any other fees chargeable to you by them for the *Octopus Mobile SIM* service.
16. Any requests to refund a malfunctioned *Octopus Mobile SIM* or cancel an *Octopus Mobile SIM* with a Float of HK\$500 or more stored on it should be made through our website at www.octopus.com.hk. In all other cases, you may approach our Authorised Service Centres to submit your refund or cancellation request.
17. Any requests to refund a malfunctioned *Mobile Octopus* or cancel a *Mobile Octopus* should be made through our website at www.octopus.com.hk or *Octopus Mobile App*. For *Mobile Devices* with *Mobile Octopus* thereon, any requests to refund any such malfunctioned *Mobile Octopus* thereon or cancel any such *Mobile Octopus* thereon is subject to an annual refund limit ("annual refund limit") of HK\$3,000 per *Mobile Device*. "Annual refund limit" refers to the aggregate amount of refund per *Mobile Device* of any malfunctioned *Mobile Octopus* and cancelled *Mobile Octopus* on a *Mobile Device* over a period of twelve (12) months immediately preceding the date of request to refund a malfunctioned *Mobile Octopus* thereon or cancel a *Mobile Octopus* thereon.
18. The current fees charged by *Octopus Cards Limited* for issuing, handling returns and other services for the various types of *Octopus* issued by us are:
 - (a) An administrative fee of HK\$20 is applicable to the issuance of a Personalised *Octopus*;
 - (b) If your *Octopus* is a Personalised *On-Loan Octopus* which was issued prior to 1 November 2004, there is no charge for the return of your Personalised *On-Loan Octopus*. Otherwise there is a Personalisation Fee of HK\$10. For Personalised *Mobile Octopus* (except for *Bank Co-Brand Mobile Octopus*), a Personalisation Fee of HK\$10 will be charged;
 - (c) If your *Octopus* is a Personalised *On-Loan Octopus* or *On-Loan Octopus* with the Automatic Add Value Service, a Lost *Octopus Service Fee* of HK\$50 (inclusive of administrative fee and card cost) will be deducted from the SVF Deposit should that *Octopus* be reported lost. If the lost *Octopus* is a Personalised *Sold Octopus* or *Sold Octopus* with the Automatic Add Value Service, a Lost *Octopus Service Fee* of HK\$20 will be charged;
 - (d) If you report loss of a Personalised *Mobile Octopus* or *Mobile Octopus* (except for *Bank Co-Brand Mobile Octopus*) with the Automatic Add Value Service, a Lost *Octopus Service Fee* of HK\$20 (inclusive of administrative fee) will be deducted from the SVF Deposit;
 - (e) For any *Octopus* which is provided with the Automatic Add Value Service, there is a fee of HK\$20 for transferring the Automatic Add Value Service from one bank to another, or for reactivation of the service following suspension;

- (f) For all *On-Loan Octopus*, there is a fee of HK\$30 charged for any such *Octopus* that is returned in a damaged condition such as through delamination, bending, cutting, breaking, graffiti or attachment of materials and/or objects on such *Octopus* by any means;
- (g) For all *On-Loan Octopus* (excluding *Personalised Octopus*), there is a Handling Fee of HK\$11 or 1% of any Float stored therein, whichever is higher, for any such *Octopus* returned that meets any one or more of the following criteria:
- (1) if the Float therein exceeds HK\$1,000; and/or
 - (2) if such *Octopus* is returned within 90 days from the date of issue; and/or
 - (3) with effect from 1 October 2020, if such *Octopus* has only been used for five (5) payment transactions or less from the date of issue (excluding any bill payment transaction or donation transaction);
- (h) For all *Mobile Octopus* issued on or after 14 October 2019, a Handling Fee for *Mobile Octopus* of HK\$11 will be charged for any such *Mobile Octopus* (except *Bank Co-Brand Mobile Octopus*) cancelled within 90 days from the date of issue. No Handling Fee for *Mobile Octopus* will be charged for *Personalised Mobile Octopus* and *Bank Co-Brand Mobile Octopus*; and
- (i) If you are a *Personalised Octopus* holder or *Automatic Add Value Service* user (whether you are holding an *Octopus* issued by us or a *Bank Co-Brand Octopus*), you can request a print-out of your *Octopus* transactions for a *Transaction Records Access Fee* as follows:

Transactions within one (1) year	HK\$50 for each month subject to a maximum of HK\$250
Transactions within two (2) years	HK\$750
Transactions within three (3) years	HK\$1,000
Each additional year over three (3) years (up to seven (7) years)	HK\$1,000

The request can be made by calling the *Octopus Customer Service Hotline* on 2266 2222 or in writing and sent to *Operations Department – Customer Relations, Octopus Cards Limited*, together with the applicant's proof of identity, by fax at 2266 2211 or mail to P.O. Box 68817, Kowloon East Post Office, Kowloon, Hong Kong, or via the *Octopus website* at www.octopus.com.hk.

19. If you hold an *On-Loan Adult Octopus* (other than *Personalised Octopus* with *Student Status* or *Persons with Disabilities Status*, or if you are a *Personalised On-Loan Octopus* holder aged below 18, or if you are a *Personalised On-Loan Octopus* holder aged 60 or above) which is issued on or after 1 October 2017 ("*Inactive Octopus Administrative Fee Effective Date*") and have not added value to your *Octopus* or used your *Octopus* for any payment transaction for three (3) years, we will charge you an *Inactive Octopus Administrative Fee* upon expiration of the said three (3) years' period and subsequently every twelve (12) months thereafter (each, an "*inactive period*") as follows:

Inactive period	Inactive Octopus Administrative Fee for each inactive period
First inactive period	HK\$15
Each subsequent inactive period	HK\$15

The first inactive period means the later of: (a) three (3) years after your last add value transaction or your last payment transaction using your *Octopus*, whichever is later, or (b) three (3) years immediately after the *Inactive Octopus Administrative Fee Effective Date* of 1 October 2017, that is, 1 October 2020. Subsequent inactive period means successive 12-month periods thereafter.

20. If you hold a *Mobile Octopus* (other than an "*Elder*" type of *Mobile Octopus*, or if you are a *Personalised Mobile Octopus* holder aged below 18, or if you are a *Personalised Mobile Octopus* holder aged 60 or above, or if you are a holder of a *Bank Co-Brand Mobile Octopus*) and have not

added value to your *Mobile Octopus* or used your *Mobile Octopus* for any payment transaction for three (3) years, we will charge you an Inactive Mobile Octopus Administrative Fee upon expiration of the said three (3) years' period and subsequently every twelve (12) months thereafter (each, an "inactive Mobile Octopus period") as follows:

Inactive Mobile Octopus period	Inactive Mobile Octopus Administrative Fee for each inactive Mobile Octopus period
First inactive Mobile Octopus period	HK\$15
Each subsequent inactive Mobile Octopus period	HK\$15

21. If you hold a Cross Border Octopus which consists of one electronic purse, that is, our stored value facility which can be used for making payments (including payment for goods and/or services offered through such Third Party Operator(s) under their specific brand(s) or scheme(s)) via Octopus payment system, and have made payment with such Cross Border Octopus for Cross Border Octopus Payment Transaction (in currencies other than Hong Kong dollar), we will charge you a Transaction Fee for Cross Border Octopus Payment Transaction (in currencies other than Hong Kong dollar) as follows:

Transaction Fee for Cross Border Octopus Payment Transaction (in currencies other than Hong Kong dollar)	A fee equivalent to 3% of the applicable rate of foreign currency exchange in respect of each non-Hong Kong dollar payment transaction for payment of goods and/or services offered through the relevant Third Party Operator, pursuant to which calculation of the conversion from the transaction currency into Hong Kong dollar shall be at the final rate of foreign currency exchange (inclusive of the said 3% fee) as imposed and announced by us from time to time.
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22. If you do not present your *Octopus* for replacement or return your *Octopus* in the manner as may be notified by us, we will cancel and disable your *Octopus* on a date as determined and announced by us (the "relevant date") and charge you an Overdue Replacement Administrative Fee one (1) year after the relevant date and subsequently every twelve (12) months thereafter (each, an "invalid Octopus period") as follows:

Invalid Octopus period	Overdue Replacement Administrative Fee for each invalid Octopus period
First invalid Octopus period	HK\$20
Each subsequent invalid Octopus period	HK\$20

The first invalid Octopus period means:

- (i) in the event the relevant date is a date on or after 15 November 2022, one (1) year after such relevant date; or
- (ii) in the event the relevant date was a date before 15 November 2022, one (1) year immediately after 15 November 2022, that is, 15 November 2023.

Subsequent invalid Octopus period means every successive 12-month periods thereafter

23. Regarding the use of the Octopus Wallet Service:

- (a) Currently, our Octopus Wallet Service is available to:

Categories of Octopus Wallet Service	Eligibility Requirements	Service Features
Octopus Wallet Lite	Persons aged 12 or over	<ul style="list-style-type: none"> • Stored Value Limit: HK\$3,000 • Daily transaction limit⁽¹⁾: HK\$3,000 • Annual transaction limit⁽²⁾: HK\$25,000 • Monthly fund transfer limit from Linked <i>Octopus</i> under Octopus Wallet Plus or Octopus Wallet Pro (Verified)⁽³⁾: HK\$3,000 • Per transaction limit⁽⁴⁾: HK\$3,000 • Annual spending limit⁽⁵⁾: for Octopus Wallet Payment Card: HK\$8,000
Octopus Wallet Plus	Persons aged 18 or over	<ul style="list-style-type: none"> • Stored Value Limit: HK\$10,000 • Daily transaction limit⁽¹⁾: HK\$6,000 • Annual transaction limit⁽²⁾: HK\$100,000 • Monthly fund transfer limit from Linked <i>Octopus</i> under Octopus Wallet Plus or Octopus Wallet Pro (Verified)⁽³⁾: HK\$6,000 • Per transaction limit⁽⁴⁾: HK\$6,000 • Annual spending limit⁽⁵⁾: for Octopus Wallet Payment Card: HK\$100,000
Octopus Wallet Pro (Verified)	Persons aged 18 or over	<ul style="list-style-type: none"> • Stored Value Limit: HK\$30,000 • Daily transaction limit⁽¹⁾: HK\$30,000 • Annual transaction limit⁽²⁾: HK\$500,000 • Monthly fund transfer limit from Linked <i>Octopus</i> under Octopus Wallet Plus or Octopus Wallet Pro (Verified)⁽³⁾: HK\$10,000 • Per transaction limit⁽⁴⁾: HK\$10,000 • Annual spending limit⁽⁵⁾: for Octopus Wallet Payment Card: HK\$500,000

⁽¹⁾ “Daily transaction limit” refers to the aggregate amount of payment transactions to be debited from your Octopus Wallet in a day (from 00:00 to 23:59 Hong Kong time), which, in

the case of Octopus Wallet Lite, Octopus Wallet Plus and Octopus Wallet Pro (Verified), including (i) P2P Payment, (ii) fund transfer to Registered *Octopus* or Linked *Octopus*, (iii) payment for goods and services, and in the case of Octopus Wallet Plus and Octopus Wallet Pro (Verified), further including (iv) fund transfer to your registered bank account maintained with a bank or financial services company, (v) fund transfer to FPS User Account(s), (vi) fund transfer to registered account(s) with a corporate entity as authorised by us, and (vii) fund transfer to *Octopus*.

- (2) “Annual transaction limit” refers to the aggregate amount of receiving payment to be credited to your Octopus Wallet in an anniversary year of your Octopus Wallet, including payment received through (i) P2P Payment, (ii) fund transfer from Linked *Octopus* under Octopus Wallet Plus or Octopus Wallet Pro (Verified), (iii) adding value to your Octopus Wallet through Authorised Partners.
- (3) “Monthly fund transfer limit from Linked *Octopus* under Octopus Wallet Plus or Octopus Wallet Pro (Verified)” refers to the aggregate amount of fund transfer from Linked *Octopus* under Octopus Wallet Plus or Octopus Wallet Pro (Verified) to your Octopus Wallet in a calendar month.
- (4) “Per transaction limit” refers to the amount of receiving payment to be credited to your Octopus Wallet in each transaction through a FPS Participant.
- (5) “Annual spending limit” refers to the aggregate amount of payment transactions to be debited from your Octopus Wallet for payment for goods and services with your Octopus Wallet Payment Card in an anniversary year of issuance of your Octopus Wallet Payment Card.

(b) The current fees charged by Octopus Cards Limited in relation to use of Octopus Wallet Service (including Octopus Wallet and Octopus Wallet Payment Card) are:

Octopus Wallet Fee	Waived
P2P Payment Fee	Waived
Fund Transfer Fee	<ul style="list-style-type: none"> • If the aggregate amount of fund transfer to bank account, FPS User Account and/or account with a corporate entity as authorised by us in a calendar month is HK\$3,000 or less: Nil • If the aggregate amount of fund transfer to bank account, FPS User Account and/or account with a corporate entity as authorised by us in a calendar month exceeds HK\$3,000: 1% of the amount exceeding HK\$3,000, subject to a minimum fee of HK\$1
Octopus Wallet Cancellation Fee	Waived
Octopus Wallet Payment Card Replacement Fee	Waived
Foreign Currency Transaction Fee	Not exceeding 2% (inclusive of the fee imposed by the Card Association concerned from time to time) of the converted amount in Hong Kong dollar in respect of each non-Hong Kong dollar payment transaction for payment of goods and services offered by the relevant Card Association Merchant, pursuant to which calculation of the conversion from the transaction currency into Hong Kong dollar shall be at the rate of foreign currency exchange as imposed and announced by the Card Association concerned from time to time

Transaction Fee for Cross Border Transaction (in Hong Kong dollar)	1% of the transaction amount or such rate as notified by us from time to time (as imposed and announced by the Card Association concerned from time to time) in respect of each cross border payment transaction for payment of goods and services offered by the relevant Card Association Merchant
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- (c) Registration of Registered *Octopus* as Linked *Octopus* is only available to Octopus Wallet Plus and Octopus Wallet Pro (Verified). Each Octopus Wallet Plus Holder or Octopus Wallet Pro (Verified) Holder can register up to two (2) Registered *Octopus* as Linked *Octopus* at any time and not more than four (4) Linked *Octopus* (including change of registration of any previously registered Linked *Octopus*) in a calendar year.
- (d) The negative value feature on Linked *Octopus* (other than Linked *Octopus* with Automatic Add Value Service) is not available for fund transfer to your Octopus Wallet.
- (e) The aggregate amount of fund transfer from a Linked *Octopus* to any Octopus Wallet Lite in a calendar month shall not exceed HK\$5,000.
- (f) If a *Mobile Octopus* is registered as a Linked *Octopus*, fund transfer service from any such *Mobile Octopus* as Linked *Octopus* to any Octopus Wallet(s) is not available.
- (g) Your Octopus Wallet, including, if applicable, Octopus Wallet Payment Card will be suspended if you have not added value to your Octopus Wallet or used your Octopus Wallet for any payment transaction for a period of three (3) years.
- (h) You are advised to check the monthly statement of your Octopus Wallet and you must notify us of any transaction discrepancies within sixty (60) days from the date of issuance of the relevant monthly statement, otherwise, you shall be deemed to have accepted the statement as correct. You can request a print-out of monthly statement of your Octopus Wallet up to seven (7) years of issuance for a Transaction Records Access Fee of, currently, HK\$50 for each monthly statement, which will be delivered by mail or collected in person at Octopus Cards Limited. The request can be made via our website at www.octopus.com.hk.

24. Other fees and charges applicable to use of *Octopus* and/or Octopus Wallet Service:

Mobile Octopus Issuance Fee	Waived
Add Value Service Fee	(i) Addition of value to Mobile Octopus by credit or debit cards: 2.5% of the add value amount for each transaction (if applicable) (ii) Others: waived
Reactivation Fee	(i) For inactive Octopus: waived (ii) For inactive Octopus Wallet: waived
Unauthorised Use Claim Fee	To be determined by Octopus Cards Limited on a case by case basis
Investigation Fee	To be determined by Octopus Cards Limited on a case by case basis

- 25. You can request for access to your Data by completing the data access request form as prescribed by Octopus Cards Limited. We reserve the right to charge you a Data Access Fee for complying with any request for access to your Data. We will follow up on your request as soon as we receive your data access request form and will advise you in advance the Data Access Fee required, if applicable.
- 26. You may provide us with your objection to use your Data in direct marketing at no cost to you in your registration for an Octopus Wallet, or via the Octopus Mobile App, or, in the case for opting

out email marketing, via the unsubscribe link embedded in our email, or by calling the Octopus Customer Service Hotline on 2266 2222.

27. If at any time you do not want to receive direct marketing materials from us through specific channel(s) or all channels in the future, or if you want us to cease using any of your Data in direct marketing, you may contact us at no cost to you by:
 - (a) opting out via Octopus Mobile App;
 - (b) opting out via the unsubscribe link embedded in our email (opting out for receiving email only);
 - (c) opting out via Octopus Customer Service Hotline on 2266 2222; or
 - (d) writing to the Data Protection Officer, Octopus Cards Limited.
28. Any refund of the SVF Deposit, if applicable, and/or any Float on your *Octopus*, or any Float in your Octopus Wallet, as the case may be, which remain uncollected for a period of three (3) years from the date of our notification that the refund is available for collection will be forfeited without notice and you will have no claim against us whatsoever.
29. You can contact us by calling the Octopus Customer Service Hotline on 2266 2222, or via the Octopus website at www.octopus.com.hk for any question, complaint, request for support and notification of anomalies or incidents in relation to your use of *Octopus* and Octopus Wallet Service.
30. If there is any inconsistency or discrepancy between the English version and any Chinese version(s) of this Schedule, the English version shall prevail.
31. Unless expressly stated otherwise, all capitalised terms in this Schedule shall have the same meanings as those defined in the Conditions of Issue.

Octopus Cards Limited Licence Number: SVF0001

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